

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Elizabeth (Union County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$597-\$614	\$172	\$195
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$489	\$101	\$143
American European Ins Co (Rutgers Group) (5)	\$664	N/A	\$339
American Fire & Casualty Co (Ohio Casualty Group)	\$833	N/A	\$295
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$782-\$1,042	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$556	\$184	\$245
Amica Mutual Ins Co (1)	\$770-\$968	\$124-\$156	\$197-\$247
Armed Forces Ins Exchange (3)	\$505	N/A	\$131
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$580-\$860	\$97	\$159
Bay State Ins Co (Andover Group)	\$954	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$377-\$495	\$125-\$156	\$158-\$191
Castlepoint Ins Co (Tower Group)	\$694-\$825	\$173-\$198	\$246-\$282
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,374	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$615-\$627	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$455-\$1,475	\$96	\$89
Empire Fire & Marine Ins Co	\$522-\$684	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$555-\$682	\$171-\$214	\$185-\$230
Encompass P&C Ins Co of NJ (Encompass Group)	\$457-\$1,116	\$146-\$396	\$157-\$421
Excelsior Ins Co	\$597	\$156	\$212
Farm Family Casualty Ins Co (3)	\$766	\$137	\$146
Farmers Ins Co of Flemington	\$662	\$204	\$255
Farmers Mutual Fire Ins Co of Salem Cty	\$923-\$1,055	\$148-\$163	\$282-\$316
Federal Ins Co (Chubb Group)	\$893	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$349	\$117	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$924	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,042	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$617	\$118	\$153
Fitchburg Mutual Ins Co	\$988	\$229	\$213
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$991-\$1,075	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$678-\$990	\$100-\$143	\$171-\$198
Great Northern Ins Co (Chubb Group) (2)	\$1,374	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$943-\$962	\$129	\$169
Harleysville Ins Co of NJ	\$735-\$861	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$805	\$107	\$150
High Point Preferred Ins Co	\$650	\$145	\$157
Homesite Ins Co	\$556	\$184	\$245
IDS Property Casualty Ins Co	\$772	\$134	\$185
Liberty Mutual Fire Ins Co	\$452-\$1,630	\$129	\$173
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$757-\$773	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$835	\$260	\$225
Merchants Preferred Ins Co (Merchants Group)	\$664	N/A	\$339
Merrimack Mut Fire Ins Co (Andover Group)	\$1,025-\$1,453	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$992	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$552	\$75	\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$649	\$86	\$162
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,230	\$152	\$224
Pacific Indemnity Co (Chubb Group)	\$893	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$377-\$495	\$125-\$156	\$158-\$191
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$653	\$148	\$180
Preserver Ins Co (Tower Group) (5)	\$623	\$135	\$116
Proformance Ins Co	\$770	N/A	\$177
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$756	\$91	\$149
Providence Mutual Fire Ins Co	\$570-\$905	\$158	\$161
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$737-\$916	\$124	\$161
Rutgers Cas Ins Co (Rutgers Group)	\$628-\$831	\$117-\$150	\$78-\$97
Selective Ins Co of Amer (Selective Group)	\$825	\$129	\$172
Selective Way Ins Co (Selective Group)	\$676	N/A	\$172
State Farm Fire and Casualty Co	\$675	\$127	\$204
Tokio Marine & Nichido Fire Ins Co Ltd	\$680	\$204	\$302
Tower Ins Co of NY (Tower Group)	\$694	N/A	\$250
Tower National Ins Co (Tower Group)	\$694-\$825	\$173-\$198	\$246-\$282
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$559	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$400-\$481	N/A	\$106-\$136
USAA Casualty Ins Co (USAA Group) (1) (3)	\$405-\$487	N/A	\$106-\$136
Vigilant Ins Co (Chubb Group) (2)	\$1,206	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$1,000	N/A	\$273

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